IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re application of: David Resnick, et al.

Serial No.: 09/734,988

Filed: December 11, 2000

For: ELECTRONIC PAYMENT SYSTEM UTILIZING INTERMEDIARY ACCOUNT

Commissioner for Patents Mail Stop Amendment P.O. Box 1450 Alexandria, VA 22313-1450 Confirmation No.: 6113

Group Art Unit: 3692

Examiner: Milef, Elda G.

Attorney Docket No.: 39048.21 (formerly 29273/3.3)

RESPONSE TO FINAL OFFICE ACTION DATED MAY 17, 2007

The present paper is submitted in response to the Final Office Action dated May 17, 2007. No fees, including extension of time fees, are believed necessary for consideration of the present paper. However, if any fees are necessary, including extension of time fees, the extension of time is hereby requested, and the Commissioner is hereby authorized to charge the fees to Counsel's Deposit Account No. 08-1394.

Listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.